

### 3. Scheduled Commercial Banks – Business in India

(₹ Billion)

Item	Outstanding as on Mar. 30, 2012 #	Variation over				
		Month	Financial year so far		Year-on-Year	
			2010-2011	2011-2012	2011	2012
		1	2	3	4	5
<b>Liabilities to the Banking System</b>						
Demand and Time Deposits from Banks	901.1	124.3	88.1	163.7	88.1	163.7
Borrowings from Banks <sup>(1)</sup>	296.1	23.7	-26.3	-1.2	-26.3	-1.2
Other Demand and Time Liabilities <sup>(2)</sup>	71.5	-54.7	11.5	0.2	11.5	0.2
<b>Liabilities to Others</b>						
<b>Aggregate Deposits</b>	<b>61,124.8</b>	<b>2,970.2</b>	<b>7,151.4</b>	<b>9,045.1</b>	<b>7,151.4</b>	<b>9,045.1</b>
		(5.1)	(15.9)	(17.4)	(15.9)	(17.4)
Demand	7,397.0	1,432.6	-39.0	980.0	-39.0	980.0
Time	53,727.8	1,537.5	7,190.5	8,065.2	7,190.5	8,065.2
Borrowings <sup>(3)</sup>	2,011.9	198.6	270.6	698.5	270.6	698.5
Other Demand and Time Liabilities	3,753.0	315.9	123.8	335.0	123.8	335.0
<b>Borrowings from Reserve Bank</b>	<b>63.3</b>	<b>8.0</b>	<b>49.9</b>	<b>12.9</b>	<b>49.9</b>	<b>12.9</b>
<b>Cash in Hand and Balances with Reserve Bank</b>	<b>3,862.6</b>	<b>380.9</b>	<b>425.4</b>	<b>367.5</b>	<b>425.4</b>	<b>367.5</b>
Cash in hand	397.1	32.6	47.7	93.7	47.7	93.7
Balances with Reserve Bank	3,465.5	348.2	377.7	273.8	377.7	273.8
<b>Assets with the Banking System</b>						
Balances with Other Banks <sup>(4)</sup>	734.1	92.2	-62.8	172.7	-62.8	172.7
Money at Call and Short Notice	197.8	7.6	-10.6	31.7	-10.6	31.7
Advances to Banks	146.8	78.4	26.8	21.1	26.8	21.1
Other Assets	852.2	31.9	246.1	161.4	246.1	161.4
<b>Investments <sup>(5)</sup></b>	<b>17,449.6</b>	<b>0.3</b>	<b>1,168.7</b>	<b>2,433.4</b>	<b>1,168.7</b>	<b>2,433.4</b>
		(—)	(8.4)	(16.2)	(8.4)	(16.2)
Government Securities	17,420.8	2.3	1,187.5	2,449.4	1,187.5	2,449.4
Other Approved Securities	28.8	-2.0	-18.9	-15.9	-18.9	-15.9
<b>Bank Credit</b>	<b>47,047.9</b>	<b>2,972.7</b>	<b>6,972.9</b>	<b>7,627.1</b>	<b>6,972.9</b>	<b>7,627.1</b>
		(6.7)	(21.5)	(19.3)	(21.5)	(19.3)
Food Credit	797.9	-34.2	157.9	155.1	157.9	155.1
Non-food credit	46,250.0	3,006.9	6,815.0	7,472.0	6,815.0	7,472.0
Loans, Cash credit and Overdrafts	45,194.4	2,705.3	6,718.5	7,254.3	6,718.5	7,254.3
Inland Bills – Purchased	171.9	14.6	14.3	37.4	14.3	37.4
Discounted <sup>(6)</sup>	1,026.0	165.3	176.5	227.4	176.5	227.4
Foreign Bills – Purchased	239.6	59.4	24.5	53.8	24.5	53.8
Discounted	416.0	28.1	39.2	54.2	39.2	54.2
<b>Cash-Deposit Ratio</b>	<b>6.32</b>					
<b>Investment-Deposit Ratio</b>	<b>28.55</b>					
<b>Credit-Deposit Ratio</b>	<b>76.97</b>					

(1) Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'Liabilities to Others'. (3) Other than from Reserve Bank of India, NABARD and EXIM Bank. (4) In current account and in other accounts. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India.

Figures in brackets denote percentage variation in the relevant period.

**Notes:** 1. Includes the impact of mergers since May 3, 2002.

2. Based on Special Returns submitted by the banks as required when the last Friday of the month is not an alternate Friday for the reporting purposes.

3. Year on year variation are over the level of reporting Friday of the previous year.